



STUDY OF THE IMPACT OF THE ACA IMPLEMENTATION IN KENTUCKY

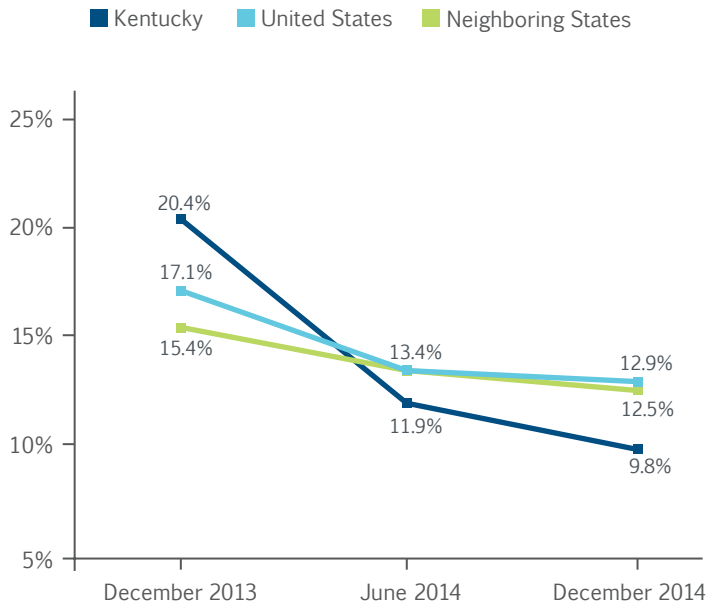
Quarterly Snapshot: January - March 2015

The Study of the Impact of the Affordable Care Act (ACA) on Health Coverage, Access, Quality, Cost, and Outcomes in Kentucky (Study), funded by the Foundation for a Healthy Kentucky, is a three-year mixed methods study analyzing the key effects of the ACA in Kentucky. The Study is conducted by the State Health Access Data Assistance Center (SHADAC), a health policy research institute at the University of Minnesota. As part of the Study, the research team produces Quarterly Snapshots to track ACA implementation indicators in a timely way. Sources and technical notes are included on page 5. Please visit us at: <http://healthy-ky.org> or follow us on twitter @healthyky and @shadac.

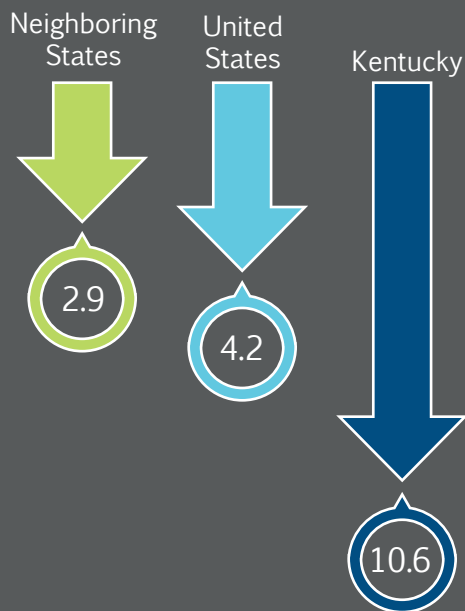
COVERAGE AND COST

Uninsurance Rates

Compared to the nation and its neighboring states (IL, IN, MO, OH, TN, VA and WV), Kentucky experienced a larger drop in uninsurance rates for adults ages 18+ from 2013 to 2014.

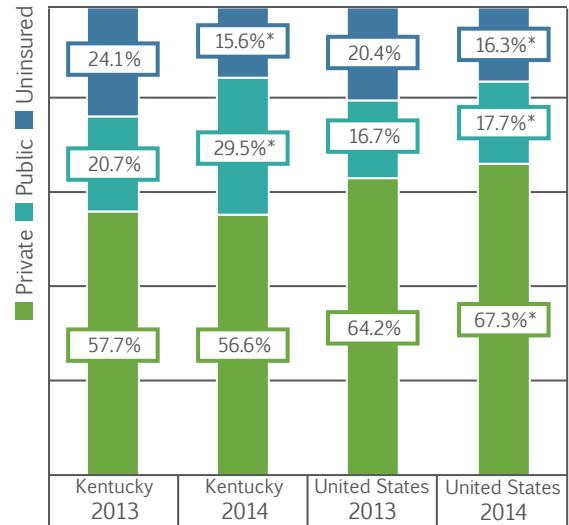


Percentage Point Drop in Uninsurance 2013 to 2014



Distribution of Health Insurance Coverage

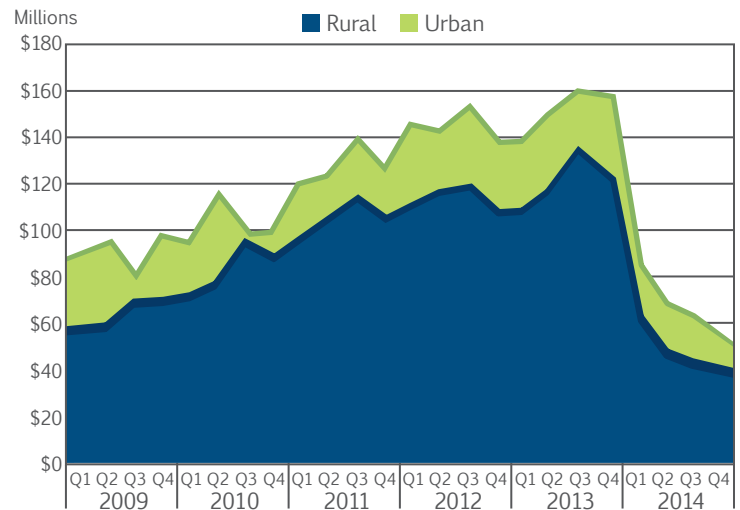
Among 18-64 year-olds both in Kentucky and the U.S., there were decreases in uninsurance and increases in public health insurance coverage. While the U.S. had an increase in private health insurance coverage rates, Kentucky's private health insurance coverage was stable.



*Statistically significant difference ($p \leq .05$) between 2013 and 2014 estimates.

Uncompensated Hospital Care

Uncompensated care reflects hospital care for which no payment was received. In Kentucky, urban hospitals had more uncompensated care compared to rural hospitals, but levels have dropped for both between 2013 and 2014.

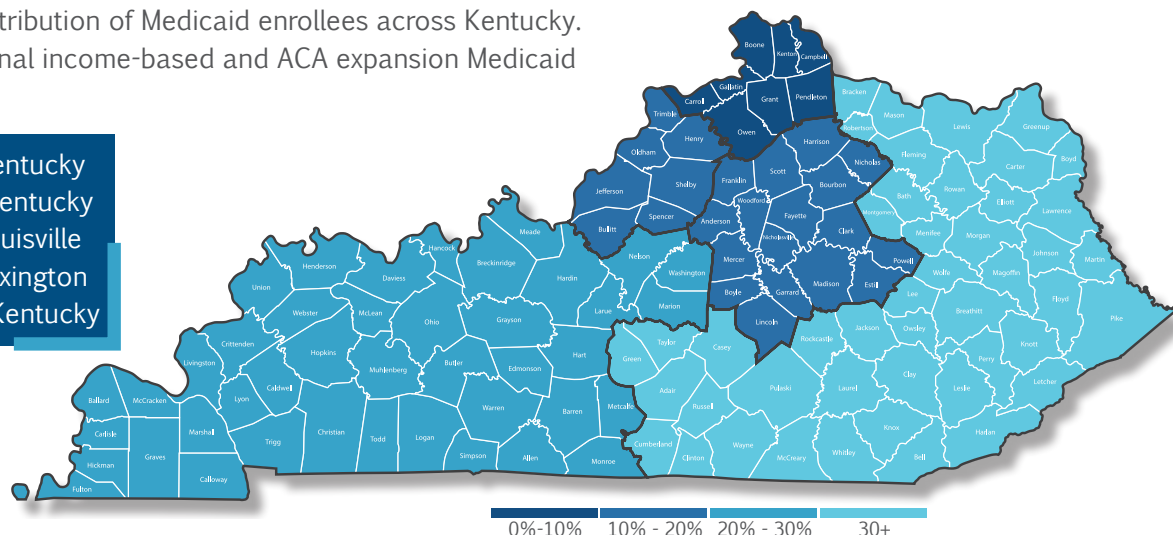


MEDICAID

Medicaid Enrollment

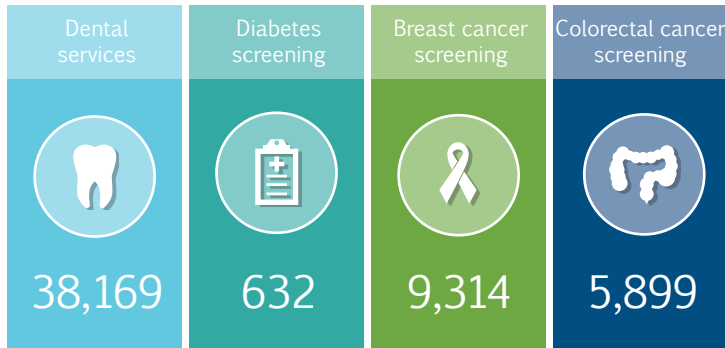
This map shows the distribution of Medicaid enrollees across Kentucky. It includes both traditional income-based and ACA expansion Medicaid enrollees (ages 19-64).

32% live in Eastern Kentucky
25% live in Western Kentucky
19% live in Greater Louisville
16% live in Greater Lexington
8% live in Northern Kentucky

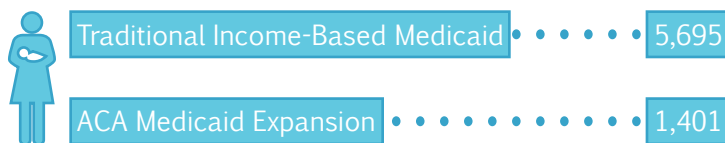


Medicaid Preventive Services

Medicaid covered thousands of needed services for traditional income-based and expansion enrollees ages 19-64.



Newborn Births Covered by Medicaid



Substance Abuse Treatment Services

5,675 treatment services were provided to traditional income-based and expansion enrollees ages 19-64.

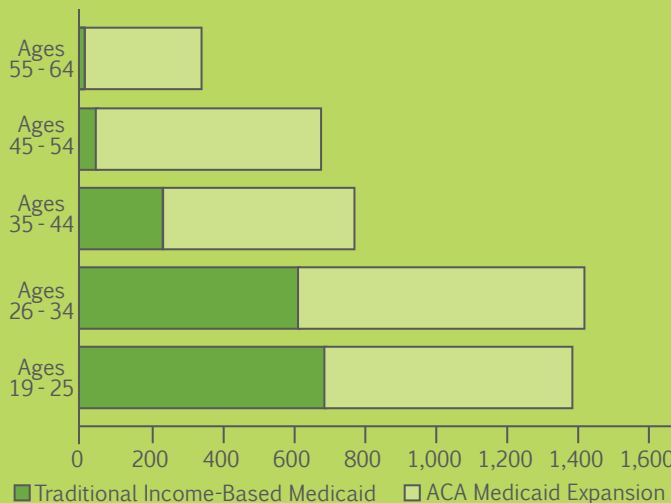
SNAPSHOT HIGHLIGHT

Recommended Hepatitis C Screenings

Screening for hepatitis C is a high priority Medicaid service. A total of 4,586 hepatitis C screenings were provided to Medicaid enrollees ages 19-64.

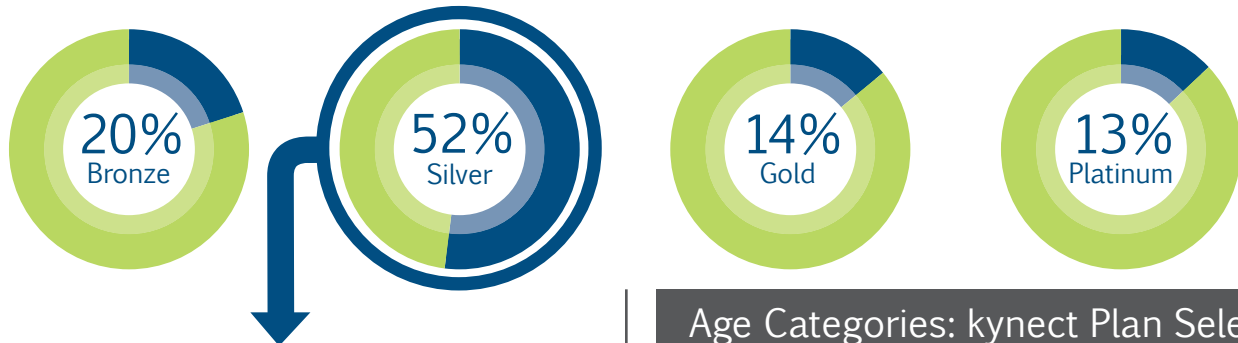
1,600 Traditional Income-Based Medicaid

2,986 ACA Medicaid Expansion



KYNECT

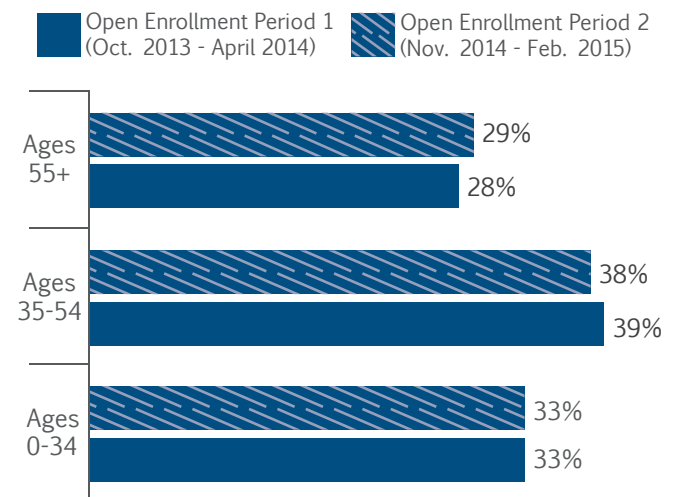
kynect Health Plan Enrollment by Metal Level



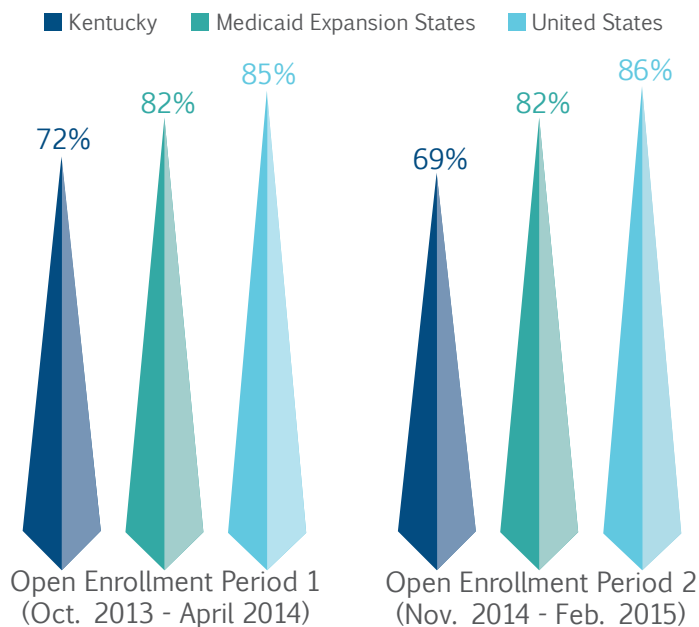
Kentucky Silver Plan Cost Profiles (2015)

Kentucky's Lowest Cost Silver Plan	Monthly Premium	Individual (Age 27)	Couple (Age 30) with 2 Children
	In-Network Deductible	\$3,500	\$7,000
Kentucky's Highest Cost Silver Plan	Monthly Premium	Individual (Age 27)	Couple (Age 30) with 2 Children
	In-Network Deductible	\$2,500	\$5,000

Age Categories: kynect Plan Selections



Marketplace Enrollees with Subsidies



kynect Enrollees

Of consumers on kynect in Open Enrollment Period 2,

26%

were new consumers to kynect.

**74%**

were re-enrolling in kynect.



Quarterly Snapshot Technical Notes

Uninsurance Rates and Percentage Point Drop in Uninsurance: **Source:** Gallup-Healthways Well-Being Index, 12-31-2014. Gallup produces state-level estimates of coverage twice a year. The uninsurance estimates are derived from the following survey question: “Do you have health insurance coverage?” **Notes:** SHADAC calculates the “neighboring states” estimate by averaging Gallup’s published uninsurance rates for IL, IN, MO, OH, TN, VA, and WV. The estimates presented here are for adults ages 18 and older, so are likely somewhat lower than for the non-elderly adult (ages 18-64) population used in the estimates for the Distribution of Coverage (see note below), due to Medicare coverage for those ages 65 and older.

Distribution of Health Insurance Coverage: **Source:** SHADAC analysis of the 2013 and 2014 National Health Interview Survey. **Notes:** These estimates are for adults ages 18-64. See previous note on Uninsurance Rates for more information.

Uncompensated Hospital Care: **Source:** Data are provided by the Kentucky Hospital Association to the Kentucky Cabinet for Health and Family Services.

Medicaid Enrollment and Services Indicators: **Source:** SHADAC analysis of data provided by the Kentucky Cabinet for Health and Family Services (CHFS). **Notes:** For map and service utilization counts, we include only traditional income-based Medicaid and ACA expansion Medicaid enrollees ages 19 to 64. We exclude special enrollee categories: Medicare-Medicaid dual eligible; foster, former foster, and kinship care; intermediate care facility, nursing home, and hospice populations; Medicare savings and special populations; SSI recipients; waiver populations, or incomplete claims that do not show enrollee category. Services are calculated based on claims data with dates of service from 1/1/15-3/31/15, retrieved on 7/5/15 by CHFS.

Metal Levels: **Source:** SHADAC analysis of data from the U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services, “March 31, 2015 Effectuated Enrollment Snapshot.” **Notes:** Catastrophic plans are excluded from the graphic; these represented about 1% of the total.

Premium and Deductible Costs: **Source:** Breakaway Policy Strategies, “2015 ACA Silver Plan Dataset,” Robert Wood Johnson Foundation, 5/2015, retrieved on 7/22/2015.

Age Categories: **Sources:** SHADAC analysis of data from U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation (ASPE) Issue Briefs: Open Enrollment Period (OEP) 1: “Addendum to the Health Insurance Marketplace Summary Enrollment Report for the Initial Annual Open Enrollment Period” May 1, 2014 and OEP 2: “Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report,” March 10, 2015. **Notes:** Due to rounding, the percentages may not sum to 100.

Marketplace Enrollee Subsidies: **Source:** ASPE Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report. **Notes:** Includes premium tax credit and/or cost-sharing subsidy. “Expansion states” include AR, AZ, CA, CO, CT, DC, DE, HI, IA, IL, MA, MD, MI, MN, ND, NH, NJ, NM, NV, NY, OH, OR, RI, VT, WA, and WV. Excludes states that did not report financial assistance data (MN in OEP 1; MA, MD, MN in OEP 2).

kynect Enrollees: **Source:** ASPE Health Insurance Marketplaces 2015 Open Enrollment Period: March Enrollment Report. **Note:** Due to rounding, the percentages do not sum to 100.